Amendments to the Claims

This listing of claims will replace all prior versions and listings of claims in the application.

1 (currently amended). A method to store and <u>provide</u> access <u>to</u> check images, comprising:

  <u>polling for files, wherein at least some of the files include at least some of the check images;</u>

  storing the check images in a storage layer; and

  identifying each check image by a unique handle so that the check images can be accessed by at least two banks.

2 (currently amended). The method of claim 1 <u>wherein the polling for files</u> further comprising polling a landing zone for files.

3 (original). The method of claim 2 further comprising retrieving a file in response to finding a file in the landing zone.

4 (original). The method of claim 1 further comprising storing the index information including the unique handle for each check image in the storage layer.

5 (original). The method of claim 3 further comprising parsing the file in response to the file being one of a cross-reference file or a load file.

6 (original). The method of claim 5 further comprising looking up the check images based on information in the cross-reference file.

7 (original). The method of claim 3 further comprising building a permissions database in response to the file being an electronic cash presentment file.

8 (original). The method of claim 1 wherein storing the check images further comprises storing at least some of the check images in at least one of a transit folder, an exchange zone, and an on us folder.

9 (currently amended). Apparatus to store and <u>provide</u> access <u>to</u> check images, comprising:

   <u>means for polling for files, wherein at least some of the files include at least some of the check images;</u>

   means for storing the check images in a storage layer; and

   means for identifying each check image by a unique handle so that the check images can be accessed by at least two banks.

10 (currently amended). The apparatus of claim 9 further comprising ~~means for polling~~ a landing zone for <u>the</u> files.

11 (original). The apparatus of claim 10 further comprising means for retrieving a file in response to finding a file in the landing zone.

12 (original). The apparatus of claim 9 further comprising means for storing the index information including the unique handle for each check image in the storage layer.

13 (original). The apparatus of claim 11 further comprising means for parsing the file in response to the file being one of a cross-reference file and a load file.

14 (original). The apparatus of claim 13 further comprising means for looking up the check images based on information in the cross-reference file.

15 (original). The apparatus of claim 11 further comprising means for building a permissions database in response to the file being an electronic cash presentment file.

16 (original). The apparatus of claim 9 wherein the means for storing the check images further comprises at least one of a transit folder, an exchange zone, and an on us folder.

17 (currently amended). A computer program product comprising computer program code to store and <u>provide</u> access <u>to</u> check images, the computer program code further comprising:

<blockquote><u>instructions for polling for files, wherein at least some of the files include at least some of the check images;</u></blockquote>

<blockquote>instructions for storing the check images in a storage layer; and</blockquote>

<blockquote>instructions for identifying each check image by a unique handle so that the check images can be accessed by at least two banks.</blockquote>

18 (currently amended). The computer program product of claim 17 wherein the computer program code further comprises instructions for ~~polling~~ <u>maintaining</u> a landing zone for files.

19 (original). The computer program product of claim 18 wherein the computer program code further comprises instructions for retrieving a file in response to finding a file in the landing zone.

20 (original). The computer program product of claim 17 wherein the computer program code further comprises instructions for storing the index information including the unique handle for each check image in the storage layer.

21 (original). The computer program product of claim 19 wherein the computer program code further comprises instructions for parsing the file in response to the file being one of a cross-reference file and a load file.

22 (original). The computer program product of claim 21 wherein the computer program code further comprises instructions for looking up the check images based on information in the cross-reference file.

23 (original). The computer program product of claim 19 wherein the computer program code further comprises instructions for building a permissions database in response to the file being an electronic cash presentment file.

24 (original). The computer program product of claim 17 wherein the computer program code further comprises instructions for storing the check images in at least one of a transit folder, an exchange zone, and an on us folder.

25 (currently amended). A method of centralizing check images for access by both a capture bank and a paying bank, the method comprising:

      receiving the check images from the capture bank;

      acquiring <u>a cross-reference file</u> ~~information supporting a check clearing process~~ from at least one of the paying bank and the capture bank;

      storing the check images and ~~the~~ information ~~supporting the check clearing process~~ <u>from the cross-reference file</u> in a substantially centralized storage system; and

      rendering the check images to the capture bank and the paying bank based on the information ~~supporting the check clearing process~~ so that the check images are accessible by both the capture bank and the paying bank from the substantially centralized storage system.

26 (currently amended). The method of claim 25 wherein the acquiring of the <u>cross-reference file</u> ~~information~~ further comprises receiving [[a]] <u>the</u> cross-reference file from the paying bank.

27 (original). The method of claim 26 wherein the cross-reference file further comprises unique handles to identify the check images.

28 (original). The method of claim 27 wherein the unique handles further comprise check image management system (CIMS) keys.

29 (original). The method of claim 25 wherein the rendering of the check images further comprises reading a check image from a first storage area for use by the capture bank, and reading the check image from a second storage area for use by the paying bank.

30 (original). The method of claim 26 wherein the rendering of the check images further comprises reading a check image from a first storage area for use by the capture bank, and reading the check image from a second storage area for use by the paying bank.

31 (original). The method of claim 27 wherein the rendering of the check images further comprises reading a check image from a first storage area for use by the capture bank, and reading the check image from a second storage area for use by the paying bank.

32 (original). The method of claim 28 wherein the rendering of the check images further comprises reading a check image from a first storage area for use by the capture bank, and reading the check image from a second storage area for use by the paying bank.

33 (original). The method of claim 25 wherein the rendering of the check images further comprises reading a check image from the same storage area for use by both the capture bank and the paying bank.

34 (original). The method of claim 26 wherein the rendering of the check images further comprises reading a check image from the same storage area for use by both the capture bank and the paying bank.

35 (original). The method of claim 27 wherein the rendering of the check images further comprises reading a check image from the same storage area for use by both the capture bank and the paying bank.

36 (original). The method of claim 28 wherein the rendering of the check images further comprises reading a check image from the same storage area for use by both the capture bank and the paying bank.

37 (currently amended). A computer program product comprising computer program code for centralizing check images for access by both a capture bank and a paying bank, the computer program code further comprising:

      instructions for receiving the check images from the capture bank;

      instructions for acquiring <u>a cross-reference file</u> ~~information supporting a check clearing process~~ from at least one of the paying bank and the capture bank;

      instructions for storing ~~the~~ information ~~supporting the check clearing process~~ <u>from the cross-reference file</u> in a substantially centralized storage system; and

      instructions for rendering the check images to the capture bank and the paying bank based on the information ~~supporting the check clearing process~~ so that the check images are accessible by both the capture bank and the paying bank from the substantially centralized storage system.

38 (currently amended). The computer program product of claim 37 wherein the computer program code further comprises instructions for parsing [[a]] <u>the</u> cross-reference file ~~received from the paying bank~~.

39 (original). The computer program product of claim 38 wherein the instructions for parsing the cross-reference file are operable to determine unique handles to identify the check images.

40 (original). The computer program product of claim 39 wherein the unique handles further comprise check image management system (CIMS) keys.

41 (original). The computer program product of claim 37 wherein the instructions for the rendering of the check images further comprise instructions for reading a check images from a first storage area for use by the capture bank, and reading the check image from a second storage area for use by the paying bank.

42 (original). The computer program product of claim 38 wherein the instructions for the rendering of the check images further comprise instructions for reading a check images from a first storage area for use by the capture bank, and reading the check image from a second storage area for use by the paying bank.

43 (original). The computer program product of claim 39 wherein the instructions for the rendering of the check images further comprise instructions for reading a check image from a first storage area for use by the capture bank, and reading the check image from a second storage area for use by the paying bank.

44 (original). The computer program product of claim 40 wherein the instructions for the rendering of the check images further comprise instructions for reading a check image from a first storage area for use by the capture bank, and reading the check image from a second storage area for use by the paying bank.

45 (original). The computer program product of claim 37 wherein the instructions for the rendering of the check images further comprise instructions for reading a check image from the same storage area for use by both the capture bank and the paying bank.

46 (original). The computer program product of claim 38 wherein the instructions for the rendering of the check images further comprise instructions for reading a check image from the same storage area for use by both the capture bank and the paying bank.

47 (original). The computer program product of claim 39 wherein the instructions for the rendering of the check images further comprise instructions for reading a check image from the same storage area for use by both the capture bank and the paying bank.

48 (original). The computer program product of claim 40 wherein instructions for the rendering of the check images further comprise instructions for reading a check image from the same storage area for use by both the capture bank and the paying bank.

49 (currently amended). Apparatus for centralizing check images for access by both a capture bank and a paying bank, the apparatus comprising:

means for receiving the check images from the capture bank;

means for acquiring a cross-reference file ~~information supporting a check clearing process~~ from at least one of the paying bank and the capture bank;

means for storing ~~the~~ information ~~supporting the check clearing process~~ from the cross-reference file in a substantially centralized storage system; and

means for rendering the check images to the capture bank and the paying bank based on the information ~~supporting the check clearing process~~ so that the check images are accessible by both the capture bank and the paying bank from the substantially centralized storage system.

50 (original). The apparatus of claim 49 further comprising means for reading a check image from a first storage area for use by the capture bank, and reading the check image from a second storage area for use by the paying bank.

51 (original). The apparatus of claim 49 further comprising means for reading a check image from the same storage area for use by both the capture bank and the paying bank.

52 (original). A system for centralizing check images for access by both a capture bank and a paying bank, the system comprising:

a landing zone operable to receive check images from the capture bank and information supporting a check clearing process from at least one of the capture bank and the paying bank;

a storage layer operable to store the check images and to manage databases comprising the information supporting the check clearing process;

a process to identify files in the landing zone and to instantiate a parsing process to parse at least some files; and

a loading process to store the check images in the storage layer to be accessed from the system by both the capture bank and the paying bank based on the information supporting the check clearing process.

53 (original). The system of claim 52 wherein the process to identify files is a daemon process operable to cause the parsing of a cross-reference file received from the paying bank.

54 (original). The system of claim 53 wherein the cross-reference file comprises unique handles identifying the check images.

55 (original). The system of claim 54 wherein the unique handles comprise check image management system (CIMS) keys.

56 (original). The system of claim 52 wherein the databases further comprise an information interchange database.

57 (original). The system of claim 56 wherein the databases further comprise a profiling database.

58 (original). The system of claim 57 wherein the databases further comprises a permissions database created using an electronic cash presentment (ECP) file received from the capture bank.

59 (original). A computer readable memory system encoded with a cross-reference file for enabling centralizing of check images for access by both a capture bank and a paying bank in support of a check clearing process, the cross-reference file comprising at least one index detail record further comprising:

      a cross-reference return code to provide image status within a substantially centralized system; and

      a unique handle to identify a check image so that the check image is accessible from the substantially centralized storage system by both the capture bank and the paying bank.

60 (original). The computer readable memory system of claim 59 wherein the cross-reference file further comprises:

      at least one header record; and

      at least one index definition record.

61 (original). The computer readable memory system of claim 59 wherein the unique handle comprises a check image management system (CIMS) key.

62 (original). The computer readable memory system of claim 59 wherein the unique handle comprises a check image management system (CIMS) key.